

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
GERMANY, RALPH E,	§	CASE NO. 18-20149 GLT
GERMANY, SANDRA LOUISE,	§	
Debtors	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
U.S. BANKRUPTCY COURT  
600 GRANT STREET  
PITTSBURGH, PENNSYLVANIA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 11/29/2018 in Courtroom A,

U.S. Bankruptcy Court  
600 Grant Street, 54th Floor  
Pittsburgh, PA 15219

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/28/2018

By: /s/ Natalie Lutz Cardiello  
Trustee

*Natalie Lutz Cardiello, Esquire  
Bankruptcy Trustee  
107 Huron Drive  
Carnegie, PA 15106*

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	56,145.00
and approved disbursements of	\$	38,829.88
leaving a balance on hand of <sup>1</sup>	\$	17,315.12

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 2,991.40	\$ 0.00	\$ 2,991.40
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 549.17	\$ 0.00	\$ 549.17
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 2,941.25	\$ 0.00	\$ 2,941.25

Total to be paid for chapter 7 administrative expenses	\$	6,481.82
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Remaining Balance	\$	10,833.30
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 52,178.95 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	CAPITAL ONE BANK (USA), N.A.	\$ 983.54	\$ 0.00	\$ 204.20
000002	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 1,095.08	\$ 0.00	\$ 227.36
000003	FIFTH THIRD BANK	\$ 10,212.28	\$ 0.00	\$ 2,120.26
000004	VERIZON	\$ 336.08	\$ 0.00	\$ 69.78
000005	VERIZON	\$ 124.97	\$ 0.00	\$ 25.94
000006	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 1,317.30	\$ 0.00	\$ 273.50
000007	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,884.01	\$ 0.00	\$ 598.77
000008	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS	\$ 20,056.94	\$ 0.00	\$ 4,164.19

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS	\$ 12,046.02	\$ 0.00	\$ 2,500.97
000010	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS	\$ 472.16	\$ 0.00	\$ 98.03
000011	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS	\$ 2,650.57	\$ 0.00	\$ 550.30

Total to be paid to timely general unsecured creditors \$ 10,833.30

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Natalie Lutz Cardiello

*Natalie Lutz Cardiello, Esquire  
Bankruptcy Trustee  
107 Huron Drive  
Carnegie, PA 15106*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ralph E Germany  
 Sandra Louise Germany  
 Debtors

Case No. 18-20149-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db/jdb +Ralph E Germany, Sandra Louise Germany, 1120 Trinity Ridge Road Apt 104,  
 Raleigh, NC 27607-4226  
 r +Kevin Shaner, RE/MAX Select Realty, 1761 Golden Mile Highway, Monroeville, PA 15146-2011  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 r +ReMax Select Realty, 1761 Golden Mile Highway, Monroeville, PA 15146-2011  
 14759157 +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 14759158 +Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040  
 14759159 +Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 14759160 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 14759161 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14759162 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard Ms Rjw-135,  
 Warwick, RI 02886-1321  
 14830555 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14759166 Pagoda, PO Box 659819, San Antonio, TX 78265-9119  
 14759167 +State Collection Service Inc, 2509 South Stoughton Road, Madison, WI 53716-3314  
 14759171 +Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 27 2018 02:05:58 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

14759156 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 27 2018 02:00:59 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14806229 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 27 2018 02:02:10  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14759163 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 27 2018 02:05:18 Comenti Bank/Romans,  
 PO Box 182789, Columbus, OH 43218-2789  
 14759164 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 27 2018 02:05:49 Fifth Third Bank,  
 1830 East Paris Avenue, Grand Rapids, MI 49546-8803  
 14759165 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 27 2018 02:05:49 Fifth Third Bank,  
 Attn: Bankruptcy, 1850 East Paris Avenue Southeast, Grand Rapids, MI 49546-6210  
 14829141 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 27 2018 02:01:00  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14759474 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 27 2018 02:02:12  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14852160 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2018 02:02:14  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14759168 +E-mail/PDF: gecsedirecoverycorp.com Oct 27 2018 02:02:08 Synchrony Bank/Old Navy,  
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 14759169 +E-mail/PDF: gecsedirecoverycorp.com Oct 27 2018 02:02:09 Synchrony Bank/QVC,  
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 14759170 +E-mail/PDF: gecsedirecoverycorp.com Oct 27 2018 02:01:34 Synchrony Bank/Sams,  
 Po Box 965060, Orlando, FL 32896-5060  
 14759172 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Oct 27 2018 02:04:59  
 Verizon, Verizon Wireless Bankruptcy, 500 Technology Drive Suite 500,  
 Weldon Springs, MO 63304-2225  
 14831566 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 27 2018 02:13:02 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr FIFTH THIRD BANK  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Oct 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Ralph E Germany dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Sandra Louise Germany dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor FIFTH THIRD BANK bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,  
ncardiello@ecf.epiqsystems.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8